LISTING OF THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1-12 (**Canceled**).

13. (**Currently Amended**) [[A]] ~~The~~ method ~~for creating and trading a dynamic security comprising the steps~~ of[[:]] claim 14 ~~selecting a plurality of assets to form a dynamic security,~~ wherein the plurality of assets ~~chosen~~ are from ~~two~~ one or more ~~of the~~ categories including:

        fixed income securities,

        stocks,

        futures contracts,

        options contracts,

        commodities,

        currencies,

        other securities,

        non-security financial instruments,

        real property leases,

        leases, and

        collectibles[[;]]

~~the dynamic security being a financial interest whose value tracks the sum of the values of the assets forming the dynamic security;~~

    ~~comparing a rate of return of an asset within the dynamic security to a pre-determined target rate of return; and~~

    ~~trading the asset within the dynamic security based on the comparing.~~

14. (**Currently Amended**) ~~The~~ A method ~~of claim 13, further~~ comprising the steps of:

    displaying a plurality of assets to a user via a first computing device;

receiving from the user via the first computing device at least two selected assets from the plurality of assets, wherein at least a first and a second of the selected assets are different assets;

purchasing the selected assets to form a dynamic security, wherein the user may trade the dynamic security as a whole, and/or may divide at least one asset from the dynamic security and trade the divided asset separately from the dynamic security;

a second computing device:

comparing a rate of return of at least one of the assets within the dynamic security to a pre-determined target rate of return;

determining ~~providing a notification when~~ that the rate of return of the at least one asset deviates ~~at a pre-determined ratio~~ from the pre-determined target rate of return by at least a pre-determined amount; and

based at least in part on determining that the rate of return of the at least one asset deviates from the pre-determined target rate of return by at least the pre-determined amount, providing to the user via the first computing device a notification of the deviation.

15. (**Currently Amended**) The method of claim 14 [[13]], further comprising the step of monitoring a rate of return of each of the ~~selected plurality of~~ assets within the dynamic security.

16. (**Currently Amended**) The method of claim 15, further comprising the step of comparing the rate of return of each of the ~~selected~~ assets within the dynamic security to [[a]] the pre-determined target rate of return.

17. (**Currently Amended**) The method of claim 16, further comprising the step of:

for ~~providing a notification when the value of a selected one of~~ each of the ~~selected plurality of~~ assets within the dynamic security for which the respective rate of return deviates ~~at a pre-determined ratio~~ from the pre-determined target rate of return by at least the pre-determined amount, providing to the user via the first computing device a notification of the respective deviation.

Claim 18-20 (**Canceled**).

21. (**Currently Amended**) The ~~system~~ apparatus of claim 65 [[24]], wherein the instructions, when executed by the at least one processor, further ~~comprising means for~~ make the at least one processor operable to:

after providing to the user the notification, receive from the user an indication to sell the dynamic security; and

based at least in part on receiving the indication, trade[[ing]] the dynamic security.

22. (**Currently Amended**) The ~~system~~ apparatus of claim 65 [[24]], wherein the instructions, when executed by the at least one processor, further ~~comprising means for~~ make the at least one processor operable to:

after providing to the user the notification, receive from the user an indication to sell at least one of the assets within the dynamic security; and

based at least in part on receiving the indication, trade[[ing] the at least one ~~of the selected plurality of~~ asset[[s]] ~~separate from the dynamic security~~.

Claims 23-24 (**Canceled**).

25. (**Currently Amended**) ~~The system of claim 23, further comprising means for~~ An apparatus comprising:

at least one processor; and

a memory, in which the memory stores instructions which, when executed by the at least one processor, make the at least one processor operable to:

display a plurality of assets to a user via a first computing device;

receive from the user via the first computing device at least two selected assets from the plurality of assets, wherein at least a first and a second of the selected assets are different assets;

purchase the selected assets to form a dynamic security, wherein the user may trade the dynamic security as a whole, and/or may divide at least one asset from the dynamic security and trade the divided asset separately from the dynamic security;

compare a rate of return of the dynamic security to a pre-determined target rate of return;

determine ~~providing a notification when~~ that the rate of return of the dynamic security deviates ~~at a pre-determined ratio~~ from the pre-determined target rate of return by at least a pre-determined amount; and

based at least in part on determining that the rate of return of the dynamic security deviates from the pre-determined target rate of return by at least the pre-determined amount, provide to the user via the first computing device a notification of the deviation.

26. (**Currently Amended**) The ~~system~~ apparatus of claim 25 [[23]], wherein the instructions, when executed by the at least one processor, further ~~comprising means for~~ make the at least one processor operable to monitor[[ing]] a rate of return of each of the ~~selected plurality of~~ assets within the dynamic security.

Claim 27 (**Canceled**).

28. (**Currently Amended**) The system of claim 66 [[23]], wherein the instructions, when executed by the at least one processor, further ~~comprising means~~ make the at least one processor operable to:

for ~~providing a notification when the value of a selected one of~~ each of the ~~selected plurality of~~ assets within the dynamic security for which the respective rate of return deviates ~~at a pre-determined ratio~~ from the pre-determined target rate of return by at least the pre-determined amount, provide to the user via the first computing device a notification of the respective deviation.

Claims 29-41 (**Canceled**).

42. (**Currently Amended**) ~~A system~~ The apparatus of claim 43, ~~for creating and trading a dynamic security comprising:~~

~~a storage device, the storage device storing:~~

~~a program for controlling the processor;~~

~~a list of assets;~~

~~a processor connected to the storage device, the processor operative with the program to:~~

~~select a plurality of assets from a list of assets to form a dynamic security from the selected plurality of assets,~~ wherein the plurality of assets ~~chosen~~ are from ~~two~~ one or more ~~of the~~ categories including:

> fixed income securities,
>
> stocks,
>
> futures contracts,
>
> options contracts,
>
> commodities,
>
> currencies,
>
> other securities,
>
> non-security financial instruments,
>
> real property leases,
>
> leases, and
>
> collectibles[[;]]

~~the dynamic security being a financial interest whose value tracks the sum of the values of the assets forming the dynamic security;~~

~~compare a rate of return of an asset within the dynamic security to a pre-determined target rate of return; and~~

~~trade the asset within the dynamic security based on the result of the compare.~~

43. (**Currently Amended**) ~~The system of claim 42, wherein the system is further configured to allow~~ An apparatus comprising:

at least one processor; and

a memory, in which the memory stores instructions which, when executed by the at least one processor, make the at least one processor operable to:

> display a plurality of assets to a user via a first computing device;
>
> receive from the user via the first computing device at least two selected assets from the plurality of assets, wherein at least a first and a second of the selected assets are different assets;
>
> purchase the selected assets to form a dynamic security, wherein the user may trade the dynamic security as a whole, and/or may divide at least one asset from the dynamic security and trade the divided asset separately from the dynamic security;

compare a rate of return of at least one of the assets within the dynamic security to a pre-determined target rate of return;

determine ~~providing a notification when~~ that the rate of return of the at least one asset deviates ~~at a pre-determined ratio~~ from the pre-determined target rate of return by at least a pre-determined amount; and

based at least in part on determining that the rate of return of the at least one asset deviates from the pre-determined target rate of return by at least the pre-determined amount, provide to the user via the first computing device a notification of the deviation.

44. (**Currently Amended**) The ~~system~~ apparatus of claim 43 [[42]], wherein the ~~system is~~ instructions, when executed by the at least one processor, further ~~configured to allow~~ make the at least one processor operable to monitor[[ing]] [[of]] a rate of return of each of the ~~selected plurality of~~ assets within the dynamic security.

45. (**Currently Amended**) The ~~system~~ apparatus of claim 44, wherein the ~~system is~~ instructions, when executed by the at least one processor, further ~~configured to allow~~ make the at least one processor operable to compare[[ing]] [[of]] the rate of return of each of the ~~selected~~ assets within the dynamic security to [[a]] the pre-determined target rate of return.

46. (**Currently Amended**) The ~~system~~ apparatus of claim 45, wherein the ~~system is~~ instructions, when executed by the at least one processor, further ~~configured to allow~~ make the at least one processor operable to:

for ~~providing a notification when the value of a selected one of~~ each of the ~~selected plurality of~~ assets within the dynamic security for which the respective rate of return deviates ~~at a pre-determined ratio~~ from the pre-determined target rate of return by at least the pre-determined amount, provide to the user via the first computing device a notification of the respective deviation.

Claim 47 (**Canceled**).

48. (**New**) The method of claim 14, wherein the user specifies the pre-determined amount.

49. (**New**) The method of claim 48, wherein the user specifies the pre-determined target rate of return.

50. (**New**) The method of claim 14, further comprising the step of displaying to the user via the first computing device a purchase price for at least one of the plurality of assets.

51. (**New**) The method of claim 14, further comprising the step of receiving from the user for at least one of the selected assets a quantity of the at least one selected asset to be purchased.

52. (**New**) The method of claim 14, further comprising the step of:

based at least in part on purchasing the selected assets, displaying the purchased assets to the user via the first computing device, wherein the purchased assets are displayed to the user so as to show that the purchased assets are part of the dynamic security.

53. (**New**) The method of claim 14, wherein determining that the rate of return of the at least one asset deviates from the pre-determined target rate of return by at least the pre-determined amount comprises determining that the rate of return of the at least one asset exceeds the pre-determined target rate of return by at least the pre-determined amount.

54. (**New**) The method of claim 53, wherein providing to the user the notification of the deviation comprises providing to the user a notification of an increase in value of the at least one asset.

55. (**New**) The method of claim 14, wherein determining that the rate of return of the at least one asset deviates from the pre-determined target rate of return by at least the pre-determined amount comprises determining that the pre-determined target rate of return exceeds the rate of return of the at least one asset by at least the pre-determined amount.

56. (**New**) The method of claim 55, wherein providing to the user the notification of the deviation comprises providing to the user a notification of a decrease in value of the at least one asset.

57. (**New**) The method of claim 14, wherein determining that the rate of return of the at least one asset deviates from the pre-determined target rate of return by at least the pre-determined amount comprises at least one of:

      determining that the rate of return of the at least one asset exceeds the pre-determined target rate of return by at least the pre-determined amount; and

      determining that the pre-determined target rate of return exceeds the rate of return of the at least one asset by at least the pre-determined amount.

58. (**New**) The method of claim 57, further comprising the steps of:

      after providing to the user the notification, receiving from the user an indication to sell the at least one asset; and

      based at least in part on receiving the indication, trading the at least one asset without trading the other assets within the dynamic security.

59. (**New**) The method of claim 58, further comprising the steps of:

      after trading the at least one asset, receiving from the user via the first computing device another selected asset from the plurality of assets; and

      purchasing the another selected asset such that the another selected asset becomes part of the dynamic security.

60. (**New**) The method of claim 57, further comprising the steps of:

      after providing to the user the notification, receiving from the user an indication to sell the dynamic security; and

      based at least in part on receiving the indication, trading the dynamic security.

61. (**New**) The method of claim 14, further comprising the steps of:

comparing a rate of return of the dynamic security to the pre-determined target rate of return;

determining that the rate of return of the dynamic security deviates from the pre-determined target rate of return by at least the pre-determined amount; and

based at least in part on determining that the rate of return of the dynamic security deviates from the pre-determined target rate of return by at least the pre-determined amount, providing to the user via the first computing device a notification of the deviation of the dynamic security.

62. (**New**) The apparatus of claim 25, wherein the instructions, when executed by the at least one processor, further make the at least one processor operable to:

based at least in part on purchasing the selected assets, display the purchased assets to the user via the first computing device, wherein the purchased assets are displayed to the user so as to show that the purchased assets are part of the dynamic security.

63. (**New**) The apparatus of claim 25, wherein to determine that the rate of return of the dynamic security deviates from the pre-determined target rate of return by at least the pre-determined amount comprises to determine that the rate of return of the dynamic security exceeds the pre-determined target rate of return by at least the pre-determined amount.

64. (**New**) The apparatus of claim 25, wherein to determine that the rate of return of the dynamic security deviates from the pre-determined target rate of return by at least the pre-determined amount comprises to determine that the pre-determined target rate of return exceeds the rate of return of the dynamic security by at least the pre-determined amount.

65. (**New**) The apparatus of claim 25, wherein to determine that the rate of return of the dynamic security deviates from the pre-determined target rate of return by at least the pre-determined amount comprises at least one of:

to determine that the rate of return of the dynamic security exceeds the pre-determined target rate of return by at least the pre-determined amount; and

to determine that the pre-determined target rate of return exceeds the rate of return of the dynamic security by at least the pre-determined amount.

66. (**New**) The apparatus of claim 26, wherein the instructions, when executed by the at least one processor, further make the at least one processor operable to compare the rate of return of each of the assets within the dynamic security to the pre-determined target rate of return.

67. (**New**) The apparatus of claim 43, wherein the user specifies the pre-determined amount.

68. (**New**) The apparatus of claim 67, wherein the user specifies the pre-determined target rate of return.

69. (**New**) The apparatus of claim 43, wherein the instructions, when executed by the at least one processor, further make the at least one processor operable to display to the user via the first computing device a purchase price for at least one of the plurality of assets.

70. (**New**) The apparatus of claim 43, wherein the instructions, when executed by the at least one processor, further make the at least one processor operable to receive from the user for at least one of the selected assets a quantity of the at least one selected asset to be purchased.

71. (**New**) The apparatus of claim 43, wherein the instructions, when executed by the at least one processor, further make the at least one processor operable to:
based at least in part on purchasing the selected assets, display the purchased assets to the user via the first computing device, wherein the purchased assets are displayed to the user so as to show that the purchased assets are part of the dynamic security.

72. (**New**) The apparatus of claim 43, wherein to determine that the rate of return of the at least one asset deviates from the pre-determined target rate of return by at least the pre-determined amount comprises to determine that the rate of return of the at least one asset exceeds the pre-determined target rate of return by at least the pre-determined amount.

73. (**New**) The apparatus of claim 72, wherein to provide to the user the notification of the deviation comprises to provide to the user a notification of an increase in value of the at least one asset.

74. (**New**) The apparatus of claim 43, wherein to determine that the rate of return of the at least one asset deviates from the pre-determined target rate of return by at least the pre-determined amount comprises to determine that the pre-determined target rate of return exceeds the rate of return of the at least one asset by at least the pre-determined amount.

75. (**New**) The apparatus of claim 74, wherein to provide to the user the notification of the deviation comprises to provide to the user a notification of a decrease in value of the at least one asset.

76. (**New**) The apparatus of claim 43, wherein to determine that the rate of return of the at least one asset deviates from the pre-determined target rate of return by at least the pre-determined amount comprises at least one of:

to determine that the rate of return of the at least one asset exceeds the pre-determined target rate of return by at least the pre-determined amount; and

to determine that the pre-determined target rate of return exceeds the rate of return of the at least one asset by at least the pre-determined amount.

77. (**New**) The apparatus of claim 76, wherein the instructions, when executed by the at least one processor, further make the at least one processor operable to:

after providing to the user the notification, receive from the user an indication to sell the at least one asset; and

based at least in part on receiving the indication, trade the at least one asset without trading the other assets within the dynamic security.

78. (**New**) The apparatus of claim 77, wherein the instructions, when executed by the at least one processor, further make the at least one processor operable to:

after trading the at least one asset, receive from the user via the first computing device another selected asset from the plurality of assets; and

purchase the another selected asset such that the another selected asset becomes part of the dynamic security.

79. (**New**) The apparatus of claim 76, wherein the instructions, when executed by the at least one processor, further make the at least one processor operable to:

after providing to the user the notification, receive from the user an indication to sell the dynamic security; and

based at least in part on receiving the indication, trade the dynamic security.

80. (**New**) The apparatus of claim 43, wherein the instructions, when executed by the at least one processor, further make the at least one processor operable to:

compare a rate of return of the dynamic security to the pre-determined target rate of return;

determine that the rate of return of the dynamic security deviates from the pre-determined target rate of return by at least the pre-determined amount; and

based at least in part on determining that the rate of return of the dynamic security deviates from the pre-determined target rate of return by at least the pre-determined amount, provide to the user via the first computing device a notification of the deviation of the dynamic security.